

Certificate Number: 02998-PAW-DE-034847881

Bankruptcy Case Number: 16-10920



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 4, 2020, at 3:03 o'clock PM EDT, Theresa M Morfenski completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: September 4, 2020 By: /s/Angela McMillan

Name: Angela McMillan

Title: Counselor